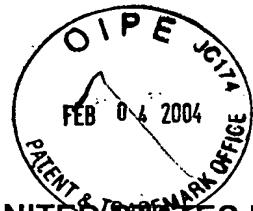


Docket No.: 3350-106C
File No. 1158.41557CX3
Client No.: Kight + Ebill+C

PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
KIGHT, et al. : Art Unit: 3624

Serial No: 10/608,414 :
: Examiner: TBD

Filed: June 30, 2003 :
:

For: INTEGRATED ELECTRONIC BILL PRESENTMENT AND PAYMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 4, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

No additional fee is required.
 Also attached: PTO-1449 Forms

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
TOTAL FEE DUE					\$0

A Credit Card Payment form in the amount of \$0 is attached

Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



Sterling W. Chandler
Registration No. 51,370

Suite 1800
1300 North Seventeenth Street
Arlington, VA 22209
Telephone: (703) 236-6080
Facsimile: (703) 312-6666

SWC/slk



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

KIGHT et al : Group Art Unit: 3624
Serial No. 10/608,414 : Examiner: TBD
Filed: June 30, 2003 :
For: INTEGRATED ELECTRONIC BILL PRESENTMENT AND PAYMENT

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 4, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-106C
File No. 1158.41557CX3
Client No. Kight + EBill-C

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41557CX3) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

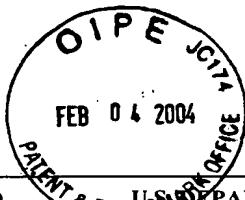
ANTONELLI, TERRY, STOUT & KRAUS, LLP



Sterling W. Chandler
Registration No. 51,370

1300 North Seventeenth Street
Suite 1800
Arlington, VA 22209
Tel.: 703-312-6600
Fax.: 703-312-6666

SWC/slk



Sheet 1 of 4

Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DKT. NO. 3350-106C 1158.41557CX3	SERIAL NO. 10/608,414
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT KIGHT, et al.			
		FILING DATE June 30, 2003		GROUP 3624	

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Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA	4,745,559	5-17-88	Willis, et al.			
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AC	5,930,759	7-27-99	Moore, et al.			
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						Yes	No
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AV	Sharon Gamble Rue, Electronic Checkbook, Macintosh Buyer's Guide, p. 128/1, 5/85, Abstract from Microsearch AN: 85-028312
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AX	Myte Myke Business System: Order-Entry Billing, Product Literature, Abstract from Microsearch file of Orbit, AN: 87-039522
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AZ	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corp., Intuit Inc., Microsoft Corp. pp. 312-356

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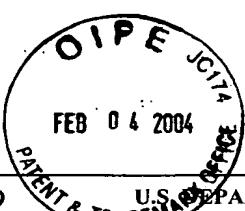
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	AA 5,496,991	3-5-96	Delfer, III, et al.			
	AB 5,265,008	11-23-93	Benton, et al.			
	AC 5,121,945	6-16-92	Thomson, et al.			
	AD 4,484,328	11-20-84	Schlaflly			
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	AB 6,070,150	5-30-00	Remington, et al.			
	AC 4,799,156	1-17-89	Shavit, et al.			
	AD 5,832,460	11-3-98	Bednar, et al.			
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	AA 2002/0023055	2-21-02	Antognini, et al.			
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	AK 6,188,994	2-13-01	Egendorf			
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